CLAIM LISTING

Amendments to the claims are reflected in the following listing, which replaces any and all prior versions and listings of claims in the present application:

Amendments to the Claims:

1.   (Currently Amended)   A method for facilitating biometric security in a transponder-reader transaction system, said method comprising:

determining   whether a user requested transaction ~~violates an established transaction limitation~~ exceeds a preloaded value defined by a preloaded value data file associated with a transponder;

determining whether said transaction exceeds a combination of said preloaded value and a reload value defined by a reload protocol data file associated with said transponder, wherein said preloaded value data file and said reload protocol data file define predetermined values for use in satisfying a user transaction request;

notifying a user to proffer a biometric sample to authorize use of said combination of said preloaded value and said reload value to complete said transaction ~~override said established transaction limitation~~;

detecting a proffered biometric sample at a sensor communicating with said system ;

verifying said proffered biometric sample; and

authorizing said transaction to proceed by applying said preloaded value from a first funding source associated with said transponder and applying a portion of said reload value from one of said first funding source and a second funding source according to said reload protocol data file ~~notwithstanding said established transaction limitation upon verification of said proffered biometric sample~~.

2. (Currently Amended) The method of claim 1, ~~wherein said step of determining whether a transaction violates an established transaction limitation includes~~ further comprising determining whether said transaction is at least one of a purchase exceeding an established per purchase spending limit, a purchase exceeding a preset number of transactions, any portion of a purchase using non-monetary funds, a purchase exceeding an established limit, a minimum transaction amount, a maximum number of transactions within a time period, use by certain merchants, a temporal limitation, and a geographic limitation.

3. (Original) The method of claim 1, wherein said step of notifying includes providing notification by at least one of an audible signal, visual signal, optical signal, mechanical signal, vibration, blinking, signaling and beeping to said user.

4. (Currently Amended) The method of claim 1, wherein said step of detecting further includes detecting a proffered biometric <u>sample</u> at a sensor configured to communicate with said system via at least one of a transponder, reader, and network.

5. (Previously Presented) The method of claim 1, wherein said step of detecting includes at least one of: storing, and processing said proffered biometric sample.

6. (Previously Presented) The method of claim 1, wherein said step of detecting includes receiving a limited number of proffered biometric samples during a transaction.

7. (Previously Presented) The method of claim 1, further comprising logging each proffered biometric sample.

8. (Currently Previously Presented) The method of claim 1, wherein said step of detecting includes at least one of processing and storing at least one second proffered biometric sample.

9. (Original) The method of claim 1, wherein said step of verifying includes comparing a proffered biometric sample with a stored biometric sample.

10. (Original) The method of claim 9, wherein comparing a proffered biometric sample with a stored biometric sample includes comparing a proffered biometric sample with at least one of a biometric sample of a criminal, a terrorist, and a transponder user.

11. (Original) The method of claim 1, wherein said step of verifying includes verifying a proffered biometric sample using information contained on at least one of a local database, a remote database, and a third-party controlled database.

12. (Original) The method of claim 1, wherein said step of verifying includes verifying a proffered biometric sample using one of a protocol/sequence controller and a third-party security vendor.

13. (Currently Amended) The method of claim 1, further comprising determining whether said proffered biometric sample is associated with a preset transaction limitation independent of ~~said~~ an established transaction limitation associated with <u>said first funding source and said second funding source</u> ~~a financial account~~.

14. (Previously Presented) The method of claim 13, wherein said preset transaction limitation comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

15. (Previously Presented) The method of claim 14, further comprising requiring a second proffered biometric sample to override said preset transaction limitation.

16. (Previously Presented) The method of claim 9, wherein said stored biometric sample is stored by one of a third-party biometric security vendor and a governmental agency.

17. (New) The method of claim 1, further comprising updating said preloaded value data file according to said reload protocol data file.

18. (New) The method of claim 17, further comprising providing a transponder system identifier and update reload indicia to a user interface to obtain user authorization prior to reloading said preloaded value.

19. (New) The method of claim 17, further comprising providing incentives a transponder user based on said reloading of said preloaded value.

20. (New) The method of claim 1, further comprising providing a transponder system identifier to an issuer system server and providing in real-time an update reload protocol to said issuer system server for reloading the preloaded value in real-time according to said reload protocol.